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UNITED STATES BANKRUPTCY COURT
DISTRICT OF MONTANA

In re

SCOTT K. WILLIAMS

Debtor.

Case No. 9:22-bk-90147

RICHARD J. SAMSON,

Plaintiff,

v.

Adversary No. 9:23-ap-09001

CANDY WILLIAMS, et al.

Defendants.

CANDY WILLIAMS' RESPONSES TO PLAINTIFF'S FIRST DISCOVERY REQUESTS

INTERROGATORY NO. 1: Please state the name, address and telephone number (both work and home) of each person whom you believe to have knowledge of discoverable information concerning this matter and, for each person, please state:

- a. The subject matters of which the person has knowledge;
- b. The substance of the knowledge that you believe the person has; and
- c. The person's relationship to you.

ANSWER:



1. Candy Williams

- a. Transfer of property to Viking Investments and to herself from Viking Investments as well as payments made to and on behalf of Scott Williams.
- b. Payment of debts of Scott Williams and other consideration given to him following the transfer.
- c. Defendant.

2. Scott Williams

- a. All aspects of the claims against him related to the Hughes trust and payments made to him and on his behalf by Viking Investments and Candy Williams.
- b. Transfers to beneficiaries of the Hughes Trust and the appropriateness of those transfers. Payments made on debts owed by Scott Williams and payments made to Scott Williams.
- c. Defendant's husband.

INTERROGATORY NO. 2: Please state the name, address and telephone number

(both work and home) of each person whom you intend to call as a witness at the trial of this matter.

ANSWER: Candy Williams and Scott Williams.

INTERROGATORY NO. 3: State the names and addresses of all experts you have retained or conferred with concerning this action or any facts or circumstances which are relevant to this action whom you expect to call as an expert witness at trial. For each such expert:

- a. State the subject matter on which that expert is expected to testify;
- b. State the substance of the facts and opinions to which the expert is expected to testify;
- c. Summarize the grounds for each opinion; and
- d. State whether any written reports have been received from any of said experts regarding the allegations which are the subject of the pleadings in this matter.

ANSWER: None at this time.

- a.
- b.

- c.
- d.

REQUEST FOR PRODUCTION NO. 1: Please produce all the documents

concerning any experts who may testify on your behalf at trial, including any electronically stored information in native format. This request includes, without limitation:

- a. All correspondence exchanged between you or your agents or your lawyers and the expert;
- b. All other documents evidencing or relating to any communications between you or your agents or your lawyers and the expert;
- c. All documents which the expert reviewed in preparing his or her opinions;
- d. All documents upon which the expert will rely in testifying at trial;
- e. All documents which the expert will use as exhibits while testifying at trial; and
- f. All reports, whether draft or final, generated by or for the expert.

RESPONSE: There are no documents at this time.

- a.
- b.
- c.
- d.
- e.
- f.

REQUEST FOR PRODUCTION NO. 2: Please produce all documents or other items

which you intend to introduce as exhibits at the trial in this matter, including any electronically stored information in native format.

RESPONSE: No decisions have been made at this time concerning exhibits.

INTERROGATORY NO. 4: If any document responsive to any request for production

is withheld on the basis of claimed privilege, for each such document, please state:

- a. The number of the Request for Production;
 - b. Which privilege is claimed:
 - c. The nature of the document (*i.e.*, letter, memo, photograph, e-mail);
 - d. The date it was prepared;
 - e. The identity and position of the person preparing it;
 - f. The identity and position of each person or entity to whom it was sent or given;
- and
- g. A summary of its subject matter; and
 - h. The location of the document.
 - i. To the extent not already stated, how and why you believe the particular privilege applies.

ANSWER: Not applicable at this time.

- a.
- b.
- c.
- d.
- e.
- f.
- g.
- h.
- i.

INTERROGATORY NO. 5: Please identify each and every bank, investment,

financial or other account in which you hold any kinds of assets, or on which you have had signatory authority, since January 1, 2019. For each such account, please identify:

- a. The name(s) on the account;
- b. The bank, institution or entity at which the account is held;
- c. The account number; and
- d. The identity and position of any other signatories on the account.

ANSWER:

America First Credit Union

- a. Candy Williams
- b. America First Credit Union
- c. ****614-1
- d. None.

Glacier Bank – Personal

- a. Candy Williams
- b. Glacier Bank, Kalispell
- c. *****7151
- d. None

Glacier Bank – Viking

- a. Viking Investments, LLC
- b. Glacier Bank – Kalispell
- c. *****0302

d. Candy Williams

Defendant's name is also on an account owned by Scott Williams in US Bank but she does not have signatory authority on the account and none of her funds are held in that account.

REQUEST FOR PRODUCTION NO. 3: Please produce all statements, cancelled or voided checks, account documents and communications about all accounts identified in the immediately preceding Interrogatory for the time period of January 1, 2019 to the present.

RESPONSE: This request is objected to as overbroad and seeking irrelevant information. Defendant does not object to producing redacted copies of documents which show payments made to Scott Williams or to his creditors or with respect to the property at 11423 Spotted Fawn Ln, Bigfork, and those are attached.

REQUEST FOR PRODUCTION NO. 4: Please produce all documents relating to the formation and operation of Viking Investments, LLC, including electronically stored information in native format. This request includes, but is not limited to, all organizational documents, articles, by-laws, partnership or operating agreements, all annual reports, all financial statements and documents, and all documents relating to changes in ownership, management or structure.

RESPONSE: Attached.

INTERROGATORY NO. 6: Please describe in detail the transaction by which Viking Investments, LLC, transferred real property located at 11423 Spotted Fawn LN, Bigfork, MT 59911-7335 (the "Real Property") to you on or about December 26, 2019, including any consideration paid by you.

ANSWER: I wanted to obtain a loan for \$200,000 to continue making payments on behalf

of Scott. In order to get the loan I put the property in my name. Further Viking Investments and I made numerous payments to Scott and paid on a number of his debts.

REQUEST FOR PRODUCTION NO. 5: Please produce all documents evidencing or relating to the transaction by which Viking Investments, LLC, transferred real property located at 11423 Spotted Fawn LN, Bigfork, MT 59911-7335 (the “Real Property”) to you on or about December 26, 2019, including any consideration paid by you.

RESPONSE: Attached.

REQUEST FOR PRODUCTION NO. 6: Please produce all personal financial statements, credit applications, net worth statements, or other similar documents evidencing your financial status from January 1, 2019 to the present, including any electronically stored information in native format. This request includes, but is not limited to, all documents submitted to United Wholesale Mortgage related to any loans provided to you which were secured by the Real Property.

RESPONSE: Objected to on the grounds of relevance.

INTERROGATORY NO. 7: Please describe in detail all transfers of money, or transfers of any other property, from Debtor Scott K. Williams to you from January 1, 2019 to the present. For each such transfer, please state:

1. What property was transferred;
2. The value of the property transferred;
3. The date of the transfer; and
4. The consideration given for the transfer.

ANSWER:

1. \$400,000 was transferred to Viking Investment of which I am the sole member.
2. \$400,000
3. August 5, 2019
4. The money was used to buy a house near Bigfork. Scott Williams has resided in that house and continues to do so. Further payments were made to Scott Williams and payments were made on his debts.

REQUEST FOR PRODUCTION NO. 7: Please produce all documents evidencing or relating to the transfers described in your answer to the immediately preceding interrogatory.

RESPONSE: See the Viking Investments bank statement for August, 2019.

REQUEST FOR ADMISSION NO. 1: Please admit that you are the sole member of Viking Investments, LLC.

ANSWER: Admitted.

REQUEST FOR ADMISSION NO. 2: Please admit that Debtor Scott K. Williams transferred \$400,000 to Vikings Investment, LLC, in July or August of 2019.

ANSWER: Admitted.

REQUEST FOR ADMISSION NO. 3: Please admit that Vikings Investments, LLC did not provide any consideration to Debtor Scott K. Williams for the transfer of \$400,000 of Debtor's funds to Vikings Investment, LLC, in July or August of 2019.

ANSWER: Denied

REQUEST FOR ADMISSION NO. 4: Please admit that you did not provide any

consideration to Viking Investments, LLC, for the transfer of the Real Property to you in December of 2019.

ANSWER: Denied

INTERROGATORY NO. 8: If your answer to any of the preceding requests for admissions was anything other than an unqualified admission, please explain in detail the reasons for your answer.

ANSWER: With respect to Request for Admission No. 3, Viking Investments paid \$15,000 to Scott Williams. Further payments on Scott Williams American Express card totaled \$23,683.36. Further there were ATM withdrawals by Scott totaling \$460.00. Scott Williams also resided in the house at 11423 spotted Fawn Lane and continues to do so.

With respect to Request for Admission No. 4, although I did not pay anything directly to Viking Investment, I continued to make payments to Scott Williams and I paid on his credit cards. Further, prior to the transfer Scott paid all of the household expenses and after the transfer I paid all of the expenses, and payment of those expenses were a benefit to Scott. The only income Scott has is his social security income.

Bank statements showing payments to or on behalf of Scott are attached. Also attached are tables summarizing payments made to or on behalf of Scott. Between Viking and myself a total of \$144,666.48 has been paid on credit cards for which Scott was liable. Further, \$17,395.00 of his debts were paid out of the \$200,000 loan obtained in December, 2019. A total of 35,197.50 in cash was provided. Further \$92,673.32 was paid to improve the house. The house was not livable when purchased and Scott and I lived in a fifth wheel from May, 2020,

when we moved to Montana, to December, 2020, when we moved into the house. I bought the fifth wheel in 2018 for a place to stay while I was in Montana and financed the purchase through American First Credit Union in Utah. That was paid off in the amount of \$41,975.00 out of the \$200,000 loan.

Dated this _____ day of March, 2023.

VERIFICATION

I, Candy Williams, declare under penalty of perjury that the foregoing answers to Interrogatories are true and correct.

Dated this _____ day of March, 2023.

Candy Williams

MURPHY LAW OFFICES, PLLC

/s/Edward A. Murphy
Attorney for Defendant

CERTIFICATE OF SERVICE

I hereby certify under penalty of perjury that I served the foregoing Candy Williams' Responses to Plaintiff's First Discovery Requests on the 27th day of March, 2023, on the following persons in the manner indicated:

Trent Gardner
Via Email

/s/Edward A. Murphy

when we moved to Montana, to December, 2020, when we moved into the house. I bought the fifth wheel in 2018 for a place to stay while I was in Montana and financed the purchase through American First Credit Union in Utah. That was paid off in the amount of \$41,975.00 out of the \$200,000 loan.

Dated this _____ day of March, 2023.

VERIFICATION

I, Candy Williams, declare under penalty of perjury that the foregoing answers to Interrogatories are true and correct.

Dated this 25th day of March, 2023.



Candy Williams

MURPHY LAW OFFICES, PLLC

/s/Edward A. Murphy
Attorney for Defendant

CERTIFICATE OF SERVICE

I hereby certify under penalty of perjury that I served the foregoing Candy Williams' Responses to Plaintiff's First Discovery Requests on the 27th day of March, 2023, on the following persons in the manner indicated:

Trent Gardner
Via Email

/s/Edward A. Murphy

GBV= Glacier Bank- Viking

AF= America First

GB= Glacier Bank- personal account

Credit Card payments			
10/15/2019	Amex	\$ 6,147.17	GBV
11/14/2019	Amex	\$ 649.01	GBV
12/2/2019	Amex	\$ 8,781.59	GBV
1/13/2020	Amex	\$ 2,448.29	AF
3/13/2020	Amex	\$ 23,276.87	AF
4/14/2020	Amex	\$ 1,177.82	AF
6/14/2020	Amex	\$ 6,918.39	GB
7/14/2020	Amex	\$ 9,966.67	AF
8/14/2020	Amex	\$ 5,831.91	AF
9/14/2020	Amex	\$ 8,408.30	AF
10/14/2020	Amex	\$ 3,014.56	AF
11/16/2020	Amex	\$ 3,569.04	AF
11/16/2020	RC Willey	\$ 197.00	
1/14/2021	Amex	\$ 2,814.78	AF
3/15/2021	Amex	\$ 1,000.00	AF
4/14/2021	Amex	\$ 3,289.53	GB
12/15/2020	RC Willey	\$ 212.00	GB
1/8/2021	RC Willey	\$ 212.00	GB
2/18/2021	RC Willey	\$ 212.00	GB
3/16/2021	RC Willey	\$ 212.00	
4/1/2021	CC	\$ 63.45	
4/1/2021	CC	\$ 53.80	
4/1/2021	Amex	\$ 3,289.53	GB
4/15/2021	RC Willey	\$ 212.00	
5/1/2021	CC	\$ 63.45	
5/1/2021	CC	\$ 53.80	
5/14/2021	Amex	\$ 7,999.95	GB

6/14/2021	Amex	\$ 6,918.39	GB
7/14/2021	Amex	\$ 5,335.90	GB
8/2/2021	CC	\$ 63.45	
8/13/2021	Verizon	\$ 335.40	
8/16/2021	Amex	\$ 7,892.80	GB
9/14/2021	Amex	\$ 7,208.00	GB
9/13/2021	Verizon	\$ 216.64	
10/1/2021	Verizon	\$ 234.83	
10/1/2021	CC	\$ 63.45	
10/1/2021	CC	\$ 53.80	
11/1/2021	CC	\$ 63.45	
11/1/2021	CC	\$ 53.80	
12/1/2021	CC	\$ 63.45	
12/1/2021	CC	\$ 53.80	
		\$128,632.07	

	Payment to Scott	
	Scott CC payoffs	
1/2/2020	\$ 2,448.29	AF
1/21/2020	\$ 171.04	AF
1/3/2020	\$ 50.00	AF
1/3/2020	\$ 184.59	AF
1/2/2020	\$ 2,801.28	AF
1/2/2020	\$ 2,732.25	AF
1/2/2020	\$ 2,351.89	AF
1/2/2020	\$ 2,344.48	AF
1/2/2020	\$ 1,449.82	AF
1/2/2020	\$ 1,350.78	AF
1/2/2020	\$ 935.04	AF
1/2/2020	\$ 812.42	AF
1/2/2020	\$ 476.37	AF
1/2/2020	\$ 374.45	AF
	\$ 18,482.70	

Paid off with loan from house	12/31/2019	\$ 9,677.00	AMEX
		\$ 4,256.00	Chase
		\$ 3,462.00	chase
		\$ 17,395.00	

Payments made through Venmo or

	Payments to Scott	
	Venmo/Cash	
9/15/2019	\$ 2,500.00	Viking Inv
10/11/2019	\$ 2,500.00	Viking Inv
11/8/2019	\$ 2,500.00	Viking Inv
11/20/2019	\$ 2,500.00	Viking Inv
12/10/2019	\$ 2,500.00	Viking Inv
12/18/2019	\$ 2,500.00	Viking Inv
1/14/2020	\$ 500.00	Venmo
1/2/2020	\$ 3,000.00	AF
2/1/2020	\$ 2,500.00	Venmo
2/6/2020	\$ 450.00	Venmo
2/24/2020	\$ 500.00	Venmo
3/1/2020	\$ 2,500.00	Venmo
3/3/2020	\$ 400.00	Venmo
4/5/2020	\$ 2,200.00	Venmo
4/23/2020	\$ 400.00	Venmo
4/25/2020	\$ 150.00	Venmo
5/25/2020	\$ 400.00	Venmo
6/1/2020	\$ 500.00	Cash
6/25/2020	\$ 150.00	Cash GB
7/25/2020	\$ 400.00	Venmo
7/31/2020	\$ 460.00	cash
8/25/2020	\$ 400.00	Venmo
9/27/2020	\$ 400.00	Venmo
10/12/2020	\$ 200.00	Venmo
12/4/2020	\$ 135.00	Venmo
12/10/2020	\$ 50.00	Venmo
1/14/2021	\$ 140.00	Venmo
12/7/2020	\$ 500.00	Cash GB
1/19/2021	\$ 102.50	Cash GB
2/1/2021	\$ 100.00	Cash GB
3/26/2021	\$ 340.00	Cash GB
4/12/2021	\$ 600.00	Cash GB
6/8/2021	\$ 20.00	Cash GB
7/12/2021	\$ 650.00	Cash GB
5/10/2021	\$ 2,050.00	Venmo
	\$ 35,197.50	

Money into the house.

	Money into house	
\$ 3,509.00	Oven	
\$ 1,900.00	Water system	
\$ 6,041.00	Master Bathroom	
\$ 3,500.00	Fridge	
\$ 1,449.00	Stove top	
\$ 750.00	Hood range	
\$ 7,000.00	Carpet	
\$ 4,212.00	Stone	
\$ 989.00	Slate	
\$ 5,781.00	Laundry room build/Pantry	
\$ 2,004.82	Gate	
\$ 598.00	ADT system	\$69.00 mo
\$ 5,874.96	Air conditioner system	
\$ 1,047.00	Dishwasher	
\$ 3,376.00	Lighting	
\$ 4,300.00	Flooring -sealer and deck stain	
\$ 1,762.50	Wallpaper	
\$ 1,192.13	Beverage fridge	
\$ 5,772.00	Countertop	
\$ 177.00	Weather strip	
\$ 190.00	Doorbell entry light	
\$ 500.00	Fireplace	
\$ 241.00	Glass in fireplace	
\$ 2,800.00	Paint & Grout	
\$ 875.00	Gravel	
\$ 577.25	Backsplash & cabinet handles	
\$ 1,207.00	Custom blinds	
\$ 2,857.22	Master closet	
\$ 1,250.00	Door locks and accessories	
\$ 350.00	Toilets	
\$ 1,600.00	Road Maintenace-required	
\$ 700.00	Scaffolding	
\$ 5,041.00	Electrical/wiring	
\$ 7,728.00	Doors	
\$ 398.27	On demand hot water system	
\$ 225.00	Mail Box	
\$ 4,898.17	plumbing	
\$92,673.32		

	Additional payments	
	Apple	\$ 2,737.25
Mar-21	GP pass	\$ 80.00
		\$ 2,817.25